



Research Paper

Observations on challenges confronting female headed households in Kerala

Dr.T.Shameerdas

Associate Professor of Economics, Govt: College, Madappally

Resi.Address

SAROVARAM

Railway Station Road

Puthalam

MAHE 673 310

Abstract

With the rapid increase in industrialization and urbanization on one hand, and increase in poverty and unemployment on the other, women's lifestyle in many countries is undergoing a significant change. All over the world, in terms of family life, women are slowly and steadily shifting away from joint families to a longer duration of singleness. As a part of change in life style different from the traditional role, women are now assuming the role of the prime carers, educators, and even household income-earners. Female headed households are among the vulnerable group of society, factors such as divorce, separation, death, husband disability, abandonment by men are the main causes of this situation. The overall analysis of the study reveals that the socio- economic conditions and occupational status of female headed households are not better. Most of the female heads engage in outside work after become the house head. The mental stress they face while heading a family alone put them in a strenuous living condition.

Key Words – Female headed households, Financial Stress

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I. Background

With the rapid increase in industrialization and urbanization on the one hand, and increase in poverty and unemployment on the other, women's life style in many countries in undergoing a significant change. All over the world, in terms of family life, women are slowly and steadily shifting away from joint families to a longer duration of singleness. As a part of change in life style different from the traditional role, women are now assuming the role of the prime carers, educators, and even household income-earners. One of the major changes today is the increasing number of families headed by women. About thirty-three percent of households, worldwide, is estimated to be headed by women. This increasing trend across the particular societies is usually explained by rapid industrialization, urbanization and socioeconomic changes that not only affect family system and inter-generational social mobility but also disrupt family relationships and enhance family breakdown such as divorce, separation, desertion, widowhood and so on.

Female headed households are increasing rapidly in all countries. About 8 percent of American households can be categorized as female-headed households with children. Over past 25 years, the percentage of female-headed households with children has increased rapidly among Asian countries. In the United States, Canada and North Western Europe about 20 percent of all households are headed by women. In many developing countries it was estimated that approximately one third of all households are headed by women and in few developing countries has higher rate than compared to other nations. The proportion of the female headed households in most developing regions currently constitute an estimated 13% of all households in the Middle East and North Africa, 16% in Asia, 22% in sub-Saharan Africa, and 24% in Latin America. It is widely suspected that the economic and social and cultural vulnerability associated with female headed households without male member resulted in a lot of problems in the family particularly women heads. They can be economic, psychological, social and children discipline related, that may cause serious consequences for the growth and development of younger generations

1.1 -Female headed households in India

According to 2011 Census shows that about 27 million households constituting 11% of the households in the country are headed by females. The proportion of male-headed households have declined by 0.6 % in 2011 census compared to 2001 census, while that of households headed by females has increased by 0.5% during the same period. According to 'House Listing and Housing Census, 2011 shows that about 49 lakh single-member female households in the country, with 75% of them living in rural areas. In seven major states - Chhattisgarh, Madhya Pradesh, Tamil Nadu, Andhra Pradesh, Maharashtra, Odisha and Gujarat the proportion of single-member female-headed household is more than 20%. According to 2011 census 94 lakhs female headed households are situated in urban areas and 174 lakhs households in rural areas.

In India a combination of factors contribute to increasing incidence of female headship. Due to population expansion, unemployment rate has gone up and it increased the trend of industrialization causing miseries especially to lower economic groups. According to Census data 2011 the prevalence of female headed households in Kerala is more than two times (23 percent) greater than all India level (11 percent) and is one of the most prevalent states in the Southern region and stands 6th position all over India. It is 23 percent in rural areas and 25 percent in urban areas. The incidence of single women hood is on an increase in Kerala.

1.2 -Financial problem associated with female headed households

Given the growth of households headed by women, one of the biggest social concern is the high poverty level within these households. In developed countries like the United States Households headed by women without a partner have much lower income levels and are more likely to live in poverty compared to those headed by men. In developing countries women are more disadvantaged in choice of work, wage level, employment benefits, and heavier domestic burdens, especially where they have lower educational attainment. Being the most important productive asset, in many developing countries women possess less or even no land area compared to their male counter parts. Since women don't have land or other productive assets. Women suffer from low access to the credit market and female headed households are facing the mobility constraint in the labour market due to huge domestic responsibilities. Due to lack of educational attainment the women headed households in developing countries have a disadvantage in the labour market, women are more frequently employed in the informal sector and also lower occupational status compared to men.

Thus in developing countries female headed household have no significant welfare benefits and lack of economic and social opportunities are disadvantages compared to the male headed households. Female headed households experiencing economic problems in the form of difficulty in meeting basic needs of the children's such as food, clothing, educational expenses, etc. and also they can't maintain the previous standard of living. Female headed households have lack of assets in the form of durable and non-durable goods.

1.3 -Stresses and Health problems

Financial strain can be product of (a) the inability to meet financial obligation, (b) the uncertainty of income sources, (c) the instability of employment, and (d) the inadequacy of earning to meet the needs and desires. Threats to family income such as death of male partner or male earning member, divorce or separation or disability can contribute to economic stress and financial stress among the female headed households. A female headed household faces more financial and economic stress compared to male headed households. Female headed households are more vulnerable groups in the economy. Absence of male partner, female headed households have lack of financial stability because they have lack of experience of controlling a house compared to male headed households. The responsibilities of managing financial matters with decision making power create financial stress among women who headed the household.

Absence of male partner or husband makes the life of wife difficult. Along with domestic duties she has to take care of several others things. Apart from doing the regular household works and taking care of children, she has to work outside to meet the family needs and manage all the outdoor works. In the absence of male partner they are responsible to do their own duties and roles and also the husbands' duties. Women tend to suffer from feeling of rootlessness and lack of identity after divorce or widowhood. Women have huge responsibilities in leading a head role in a household and this affects their mental health also. Wrong attitude of the society towards divorced and widow female in the absence of their husbands, makes lots of problems for them in social relations.

1.4- Age wise Distribution of Female Headed Households

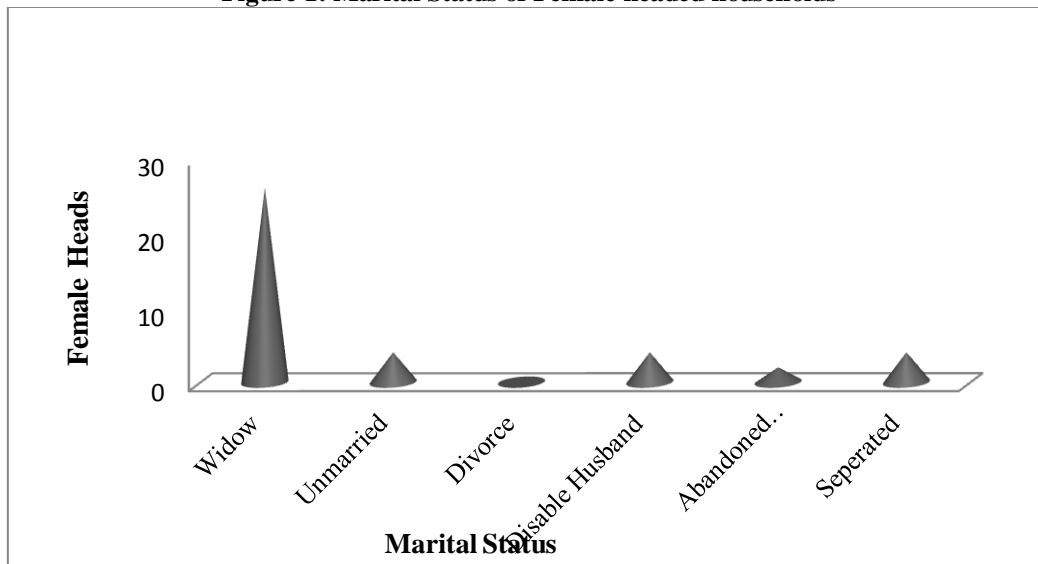
Female headed households are vulnerable group in nature and in which age plays an important role and age are considered as an important factor which determine social condition of female headed households. The highest portions of females are in the age group of 41-50. The proportion of female headed households in the age group of 41-50 and 51-60 recorded 45 Per cent and 27.5 Per cent respectively. And 20 Per cent female heads are in 31-40 age groups. While only 5 Per cent female heads were in the age group of above 60 years age

and only 2.5 Per cent female heads are in the below 30 age group. It indicates that female headed households are mainly in the 41-50 age groups which means most of the females are headed their houses in this age group.

1.5- Marital Status of Female headed households

The concept of marital status applies to the conjugal arrangements of a person. Marital status is also a social indicator for understanding the socio-economic status of female heads. It changes the women’s role and increases their duties and work load. The females headed households are distributed according to the marital status in Figure1

Figure 1: Marital Status of Female headed households



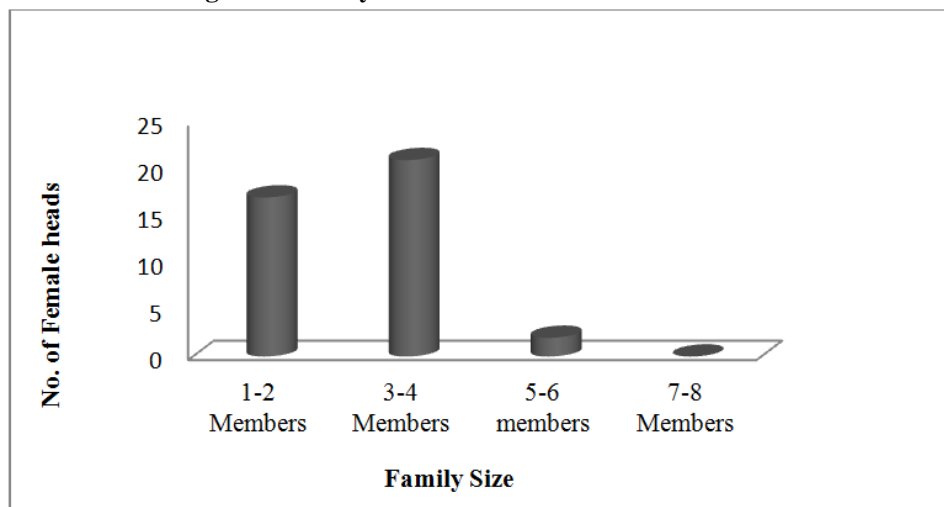
Source: Primary data

1.6 - Family Size of female headed households

Family is a basic and universal social structure. The female headed households can be classified as per their size of the family. It refers to whether there is small or joint family system and number of family members in the sample of female headed households. Figure.2explains the distribution of female headed households as per their number of family members.

From the figure it is clear that 95 Per cent of the female headed households belonged to small sized families consisting of one to four members. Only 5 Per cent female headed households belonged to large families consisting of five to six members. And there is no female headed households having eight and more members in their family.

Figure 2: Family Size of Female Headed Households

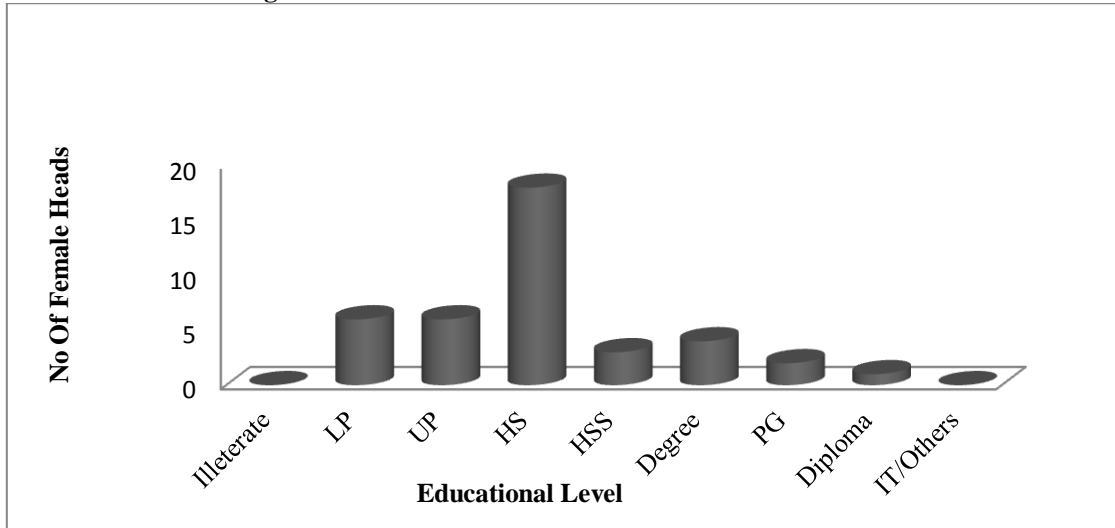


Source: Primary data

1.7- Distribution of Female headed households According to their Education

Education is a powerful weapon to achieve economic and social development and an important factor to determine the socio economic conditions. If education is at higher level standard of living also increase, because education gives better opportunity to all citizens.

Figure 3- Educational level of Female headed house holds

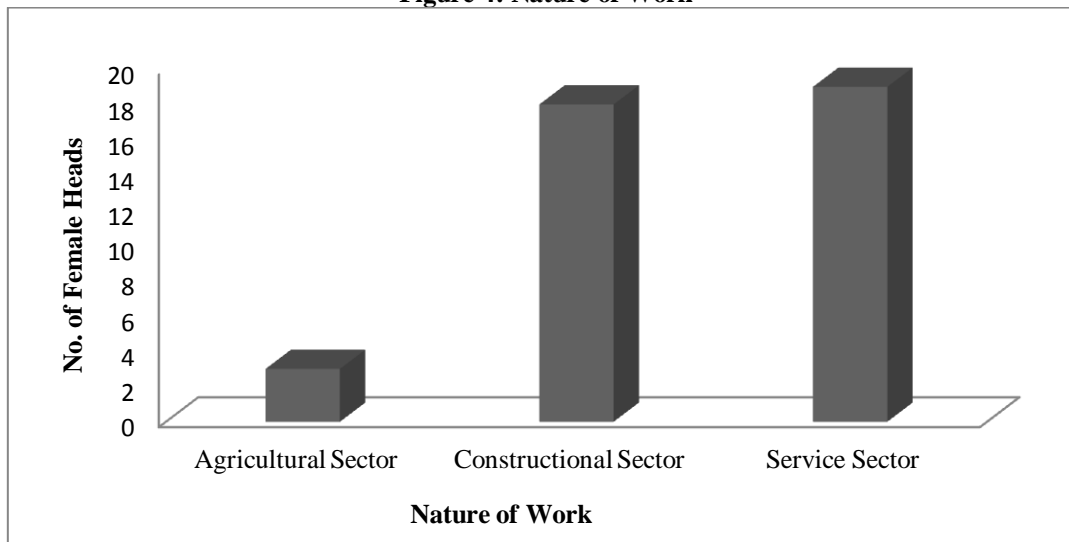


Source: Primary Data

1.8- Occupational Status

Occupation is considered as the main source of income and represents the economic status of people. Female headed households need a job security and most of the female heads jobs are not secure. On the basis of nature of work they are categorized as Agricultural sector labourers, Constructional sector workers and Service sector employees.

Figure 4: Nature of Work

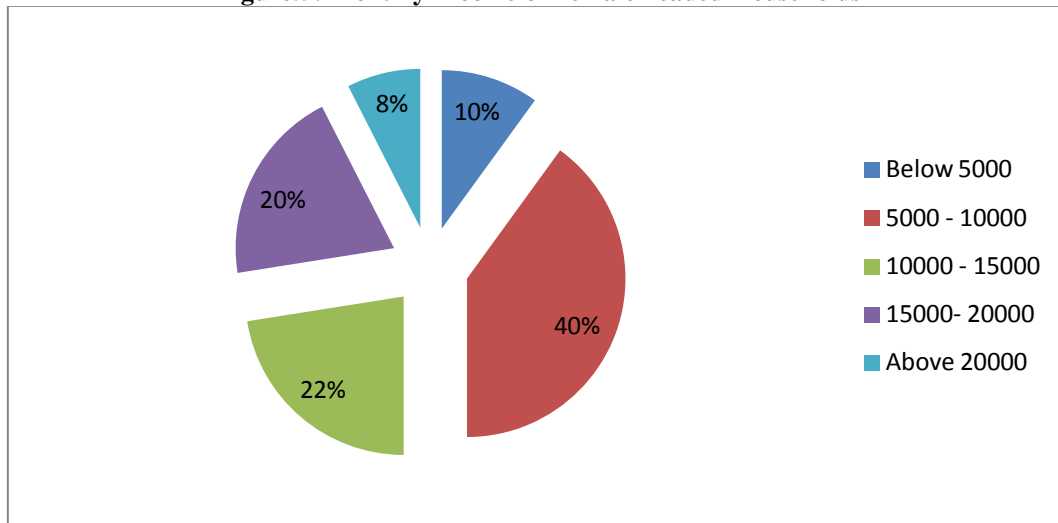


Source: Primary Data

1.9- Monthly Income of Female Headed households

Income is the important factor which determines the economic conditions of female heads. More income allows people to maintain better standard of living. The study depicts that 40 Per cent of Female headed households fall under the 5000 to 10000 income category. And 22.5 Per cent of female heads have 10000 to 15000 income category and 20 Per cent of female heads are earned 15000 to 20000 income. 7.5 Per cent of female heads have much better income that is above 20000. 10 Per cent of female heads have received only lesser income that is below 5000. The study shows that income of female headed household is not much better.

Figure.5: Monthly Income of Female headed Households



Source: Primary Data

1.10- Cross Sectional Data Analysis

The cross sectional classification indicates whether there is any interrelationship between the variables. The study aims to find out if there is any relationship between the number of members and monthly income of female headed households, a cross tabulation is used for this purpose. It is shown in the cross tabulation that there exist a positive relationship between number of members and income per month of female headed households. The family income increases with size of members.

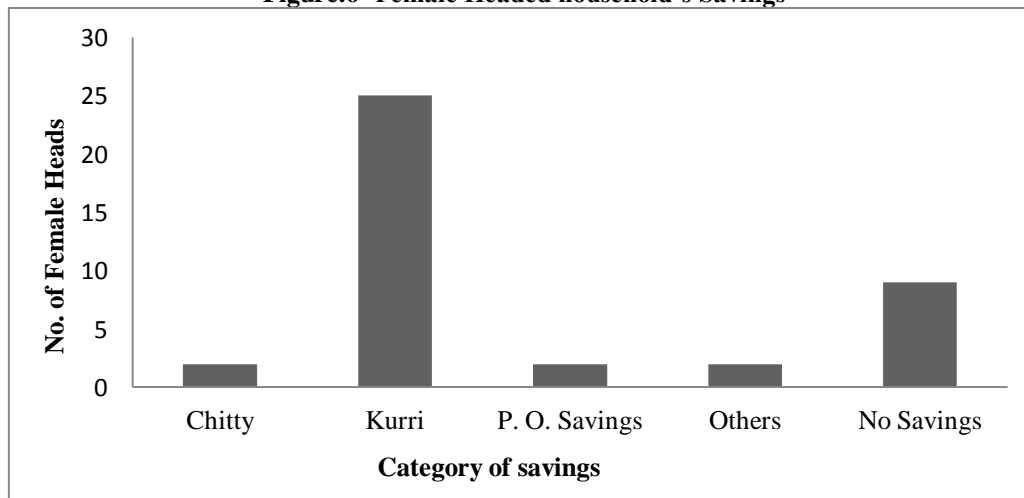
1.11- Monthly Expenditure of Female Headed Households

Female headed households had spent their income to meet the needs of the family. Most of the female headed households have used their income for subsistence or welfare of the family. Expenses of female headed households have shown that all the female headed households spend major portion of their income for food, Clothing, Transportation and Medical expenses.

1.12- Savings of Female Headed Households

Savings is also one of the important factor determines the economic conditions of a person. The savings behaviour of Female headed households is shown in Figure.6. It was clear that 62.5 Per cent of female headed households have savings like Kurri. And only 5 Per cent of female heads have the saving pattern of chitty and also Post Office savings. And 22.5 Per cent of female heads are not having any type of savings.

Figure.6- Female Headed household’s Savings

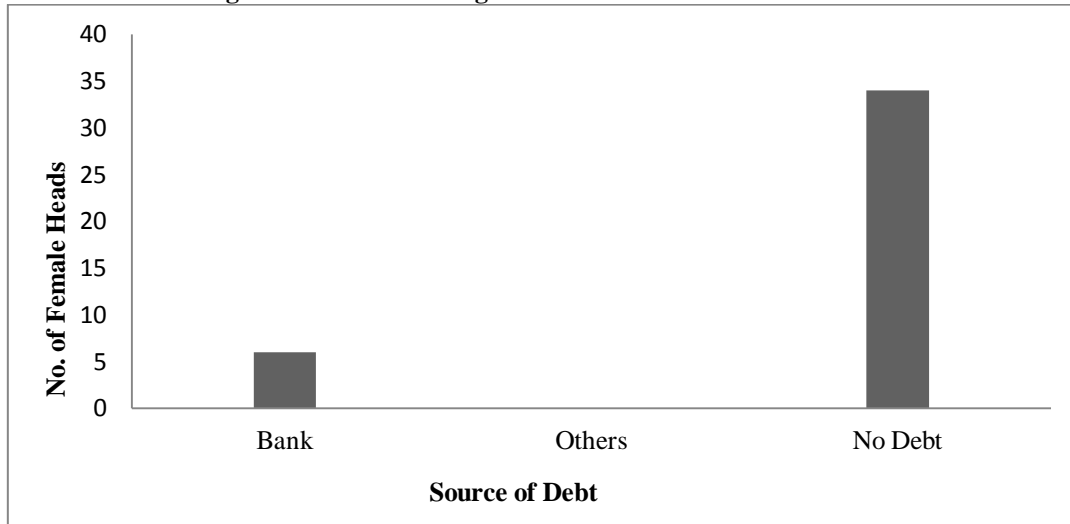


Source: Primary Data

1.13–Financial obligation of Female headed households

The Figure.7, illustrates women workers who are indebted to Banks and other financial institution. The female heads avail credit under their own risk. The debt burden of female heads also influences their economic conditions. It clearly shows that 85 Per cent of female headed households have no debt. And remaining 15 Per cent of female heads are indebted to Bank. It shows that the fear of female headed households towards undertaking risk abstain them from borrowing.

Figure .7–Financial obligation of Female Headed households

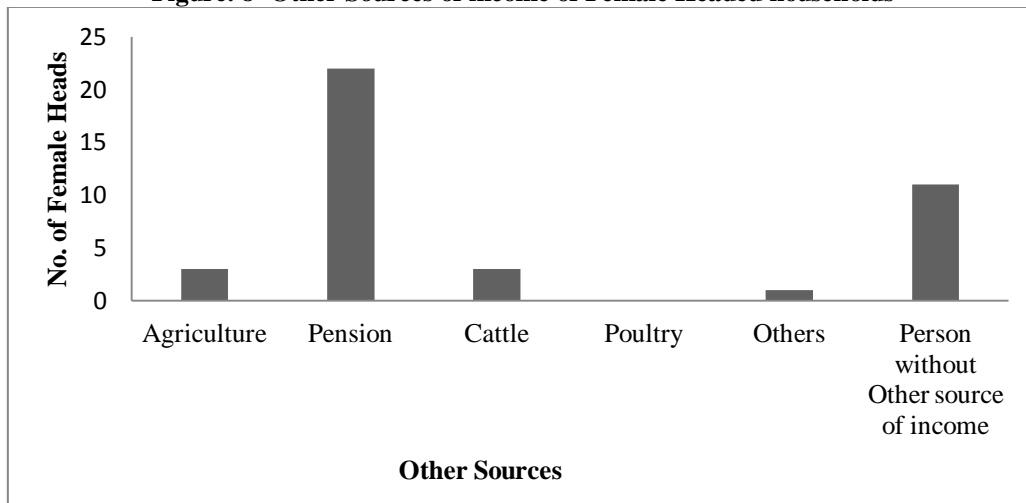


Source: Primary Data

1.14- Other Source of Income of female headed households

Other source of income earned by the female headed households is depicted in Figure.8. Any other source of income can increase the living condition of the female headed households. The figure shows that the 72.5 Per cent of female headed households have other source of income which include pension, agriculture, cattle etc. The 55 Per cent of the female headed households received other source of income in terms of pension. And 7.5 Per cent of female heads received income from cattle and agricultural activities. And 27.5 Per cent of female heads do not have any other source of income. Major part of other source of income received by female heads is only pension.

Figure. 8- Other Sources of income of Female Headed households



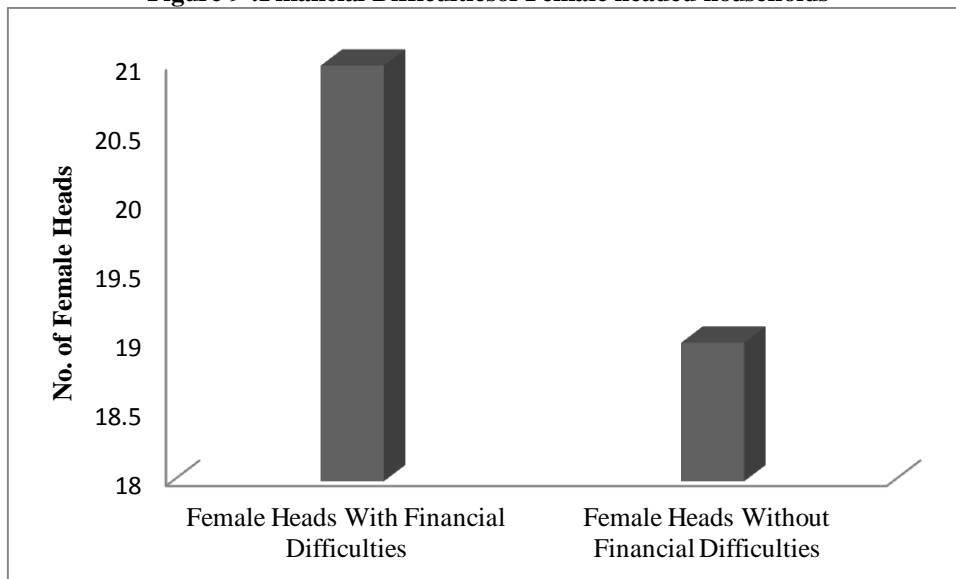
Source: Primary Data

1.15- Financial Difficulties of Female headed households

Female headed households alone run family without their counterparts, and they also do domestic work along with outside work. So they have lots of financial and economic problems in heading a family. They are facing a stressful life. The data show that out of the sample, 52.5 Per cent of female heads have difficulties in

handling financial matters. And remaining 47.5 Per cent of female heads are not facing difficulties of any sort in financial matters.

Figure 9 :Financial Difficulties of Female headed households

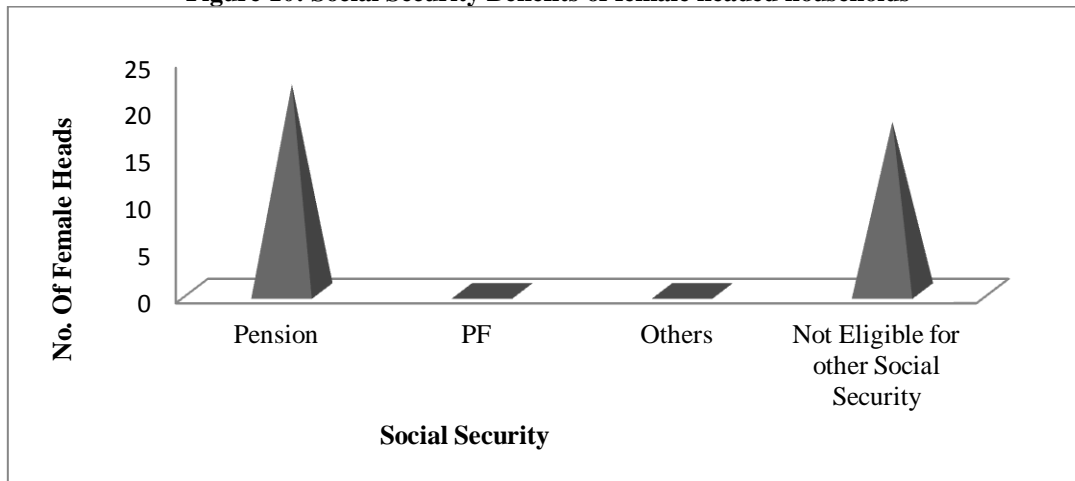


Source: Primary Data

1.16 - Social Security Benefits of female headed households

Social security benefits are another source of income received by female headed households. The study shows that, out of the sample, 55 Per cent female heads are receiving social security benefits that are Pension. And 45 Per cent of female heads are not receiving any Social security benefits like PF and others.

Figure 10: Social Security Benefits of female headed households

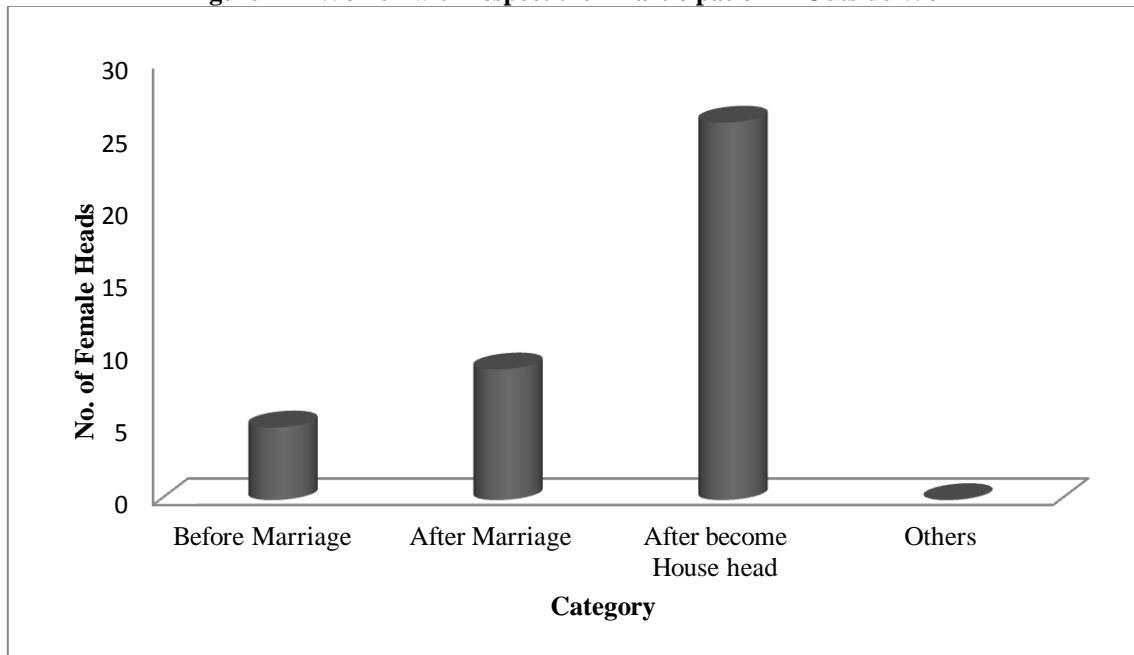


Source: Primary Data

1.17 -Women with respect to Their Participation in Outside Work

Female headed household are doing outside work along with huge domestic work. The work load of female are increasing after they become head. The study shows that 65 Per cent of female heads are doing outside work as they become house head. And 22.5 Per cent female heads are doing work outside after their marriage. And 12.5 Per cent of female perform outside work before marriage. This data shows that most of the female start working outside when they become the house head.

Figure 11 - Women with respect their Participation in Outside Work



Source: Primary Data

1.18- Karl Pearson’s Coefficient of Correlation

X (Education)	Y (Income)	X ²	Y ²	XY
ΣX = 381	ΣY =463000	ΣX ² = 145161	ΣY ² = 214369000000	ΣXY=176403000

The study analyse the degree of relationship between education and income of female headed households. The value of r shows that there is a high degree of correlation between education and their income
r = 0.545885532

1.19 -Conclusion

Female headed households are susceptiblecategory in the economy. Even though the women head is economically stable in the absence of male partner her burden increase as she has to take care of several other things.The importance of the study is that apart from domestic works women have taken care of their children and in most cases their parents too. The responsibility of maintaining land assets, healthcare of children, parents and other dependents fall on her shoulders.The financial management and decision making on various matters relating to her family rest upon her. Apart from this, women experiences different types of stress namely financial stress, parental stress, and stress due to over burden of daily household duties, stress due to health problems when they have to bear the responsibilities of making decision in the absence of husband. The study is very important in the sense that it focused on females who are heading a family; and they are the only bread earners of the family.

The overall analysis of the study reveals that the socio- economic conditions and occupational status of female headed households are not better. Most of the female heads engage in outside work after become the house head. The mental stress they face while heading a family alone put them in a strenuous living condition

1.20-Findings

- The sample consisted of Widows, Unmarried, Disabled husband, Abandoned women and Separated women. Out of the sample female headed widows constituted 65 Per cent. 10 Per cent were unmarried, disable husband and separated women respectively. And 5 Per cent were abandoned women.
- Education is considered as the major component of socio- economic variable of the society. The study reveals that, 45 Per cent of female heads are educated up to matriculation level. 10 Per cent of female heads studied to the level of lower primary and upper primary level of education. 7.5 Per cent studied higher secondary level education. Only 5 Per cent female heads have qualified graduation and post-graduation. And only 2.5 Per cent belongs to the category of Diploma holder. i.e education levels of female heads are not much better.

- It is identified that 97.5 Per cent female heads possessed own land, and 2.5 Per cent female heads have no land area. Out of 97.5, 55 Per cent occupied 5-15 cents of land, and 22.5 Per cent female heads possess land area up to 25 cents. Only 12.5 Per cent female heads holding land area of above 35 cents. 7.5 Per cent female heads holds 25-30 cents of land area. This reveals that the most of the female headed households possess more than 5 cents of land area.
- The living conditions of most of the female heads are satisfactory but not good. 97.5 Per cent female heads have only owned house and remaining 2.5 Per cent were living in rented house. 60 Per cent female heads living under concrete roof. Only 40 Per cent female heads have house with tiled roofs.
- Occupation of female headed households shows that, 47.5 Per cent of female heads belongs to service sector. 45 Per cent of female heads belongs to constructional sector and only 7.5 Per cent of female heads are in agricultural sector.
- Monthly income is an important factor to find out the standard of living and economic conditions of particular female heads. 40 Per cent female heads have a monthly income up to Rs.10000 while 20 Per cent earn income more than 10000 per month. 10 Per cent female heads earn monthly income below Rs.5000. Only 7.5 Per cent of female heads earn above Rs.20000 as monthly income. This indicates that the individual income of female headed households is inadequate to meet their lively hood.
- Through cross-tabulation the study identifies that there exist a positive relationship between size of members and income per month. Monthly income increases with size of members.
- It is observed that, 45 Per cent of female headed their houses in the age of 35-45. And 42.5 Per cent of females headed their family in the age of 25-35. 7.5 Per cent of females headed their family below 25 years of age. Only 5 Per cent of females headed their family in the age of above 55. This indicates that the most of the females headed their family in the young age.
- It is observed that, 90 Per cent of females are heading their family after marriage due to absence of their husband. 10 Per cent of females' heads were unmarried. Out of 90 married female heads 87.5 Per cent female heads belongs to arranged marriage and remaining 2.5 Per cent female heads belongs to love marriage category.
- It is noticed that 62.5 Per cent female heads have monthly savings in Kurri, only 5 Per cent female heads have monthly savings in post office and others like banks etc. 22.5 Per cent of female heads have no monthly savings.
- It is observed that 85 Per cent of female heads have no debt obligation and remaining 15 Per cent female heads have some kind of debt obligation in the banks.
- It is observed that the other source of income in the female heads is from pension. 55 Per cent of female heads are receiving pension. 7.5 Per cent of female heads received income from agriculture and cattle. 27.5 Per cent of female heads are not receiving any other source of income.
- It is observed that the 52.5 Per cent of female headed households have difficulties in handling financial matters. And remaining 47.5 Per cent of female heads are handling financial matters without difficulty.
- The study revealed that the 85 Per cent of female heads are capable of taking decision on their financial matters themselves. 7.5 Per cent of female headed households' financial decisions are taken by parents. And 5 Per cent of female headed household's decisions are taken by relatives.
- It is observed that the 55 Per cent of female heads are receiving social security benefits like pension. And remaining 45 Per cent of female heads do not receive any social security benefits.
- The study proves that there exist a high degree of correlation between income of the female heads and their education.

1.21 - Suggestions

1. Funding should also be provided in National Budget for launching special education and training programs for the female heads to improve their skill and abilities.
2. Provide job opportunities in accordance with different educational level, skills and age of females, in regard to the specific conditions of female heads.
3. Provide job reservation for children in female headed households in Government jobs.
4. Ensure strict enforcement of laws on divorce, child support income from divorced father, inheritance of property rights from deceased husband etc. for female heads.
5. Provide pension and life insurance for female headed households.
6. Provide scholarship for children in female headed households.
7. Provide financial assistance through interest free individual loans.
8. Social agencies should be encouraged by appropriate social policy to provide work for the female heads.
9. Establish an association for female heads and provide a platform for sharing their problems.
10. Establish counseling Centre's for children in female headed households.

11. Form a special group to work for the well-being of female headed households.

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